



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

OCTOBER 1999

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS - OCTOBER 1999

| | CHARTER APPLICATIONS | | | SUMMARY OF FOM EXPANSIONS | | | | |
|--------|-----------------------------|--------------------------|--------------------------|-------------------------------------|--|-----------------------------------|-------------------------------------|--------------------------|
| REGION | APPLICATIONS DISAPPROVED | APPLICATIONS APPROVED | POTENTIAL MEMBERS | NUMBER OF AMENDMENTS APPROVED | NUMBER OF FCU'S RECEIVING AMENDMENTS | NUMBER OF EXPANSIONS DENIED | POTENTIAL MEMBERSHIP INCREASE | CALENDAR YEAR TO DATE |
| I | 0 | 0 | 0 | 200 | 68 | 1 | 80,299 | 461,600 |
| II | 0 | 0 | 0 | 245 | 101 | 4 | 34,158 | 344,899 |
| III | 0 | 0 | 0 | 276 | 96 | 1 | 21,286 | 338,721 |
| IV | 0 | 0 | 0 | 140 | 98 | 4 | 29,204 | 675,785 |
| V | 0 | 0 | 0 | 77 | 67 | 1 | 11,181 | 555,882 |
| VI | 0 | 0 | 0 | 48 | 46 | 1 | 19,167 | 229,717 |
| TOTALS | 0 | 0 | 0 | 986 | 476 | 12 | 195,295 | 2,606,604 |
| | MERGERS | | | | | | | |
| REGION | NUMBER APPROVED | CONTINUING FED | CONTINUING STATE | MERGING FED | MERGING STATE | ASSETS MERGING FED | ASSETS MERGING STATE | |
| I | 6 | 4 | 2 | 4 | 2 | \$13,499,144 | \$865,135 | |
| II | 7 | 6 | 1 | 6 | 1 | \$8,522,703 | \$2,541,644 | |
| III | 1 | 1 | 0 | 1 | 0 | \$244,662 | \$0 | |
| IV | 9 | 3 | 6 | 3 | 6 | \$3,771,693 | \$79,826,314 | |
| V | 1 | 1 | 0 | 1 | 0 | \$1,016,387 | \$0 | |
| VI | 1 | 1 | 0 | 1 | 0 | \$218,313 | \$0 | |
| TOTALS | 25 | 16 | 9 | 16 | 9 | \$27,272,902 | \$83,233,093 | |
| | CHARTER CONVERSIONS | | INSURANCE APPS FOR SCU's | | INSURANCE CONVERSION - FED TO PRIVATE | | | |
| REGION | STATE TO FED | FED TO STATE | # OF APPS APPROVED | AMOUNT OF SHARES | NUMBER | ASSETS | | |
| I | 0/\$0 | 0/\$0 | 0 | \$0 | 0 | \$0 | | |
| II | 0/\$0 | 0/\$0 | 0 | \$0 | 0 | \$0 | | |
| III | 0/\$0 | 1/\$587,335,462 | 0 | \$0 | 0 | \$0 | | |
| IV | 0/\$0 | 0/\$0 | 0 | \$0 | 0 | \$0 | | |
| V | 0/\$0 | 0/\$0 | 0 | \$0 | 0 | \$0 | | |
| VI | 0/\$0 | 2/\$478,152,152 | 0 | \$0 | 2 | \$126,434,757 | | |
| TOTALS | 1/\$41,701,581 | 3/\$1,065,487,614 | 0 | \$0 | 2 | \$126,434,757 | | |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

CHARTER APPLICATIONS DISAPPROVED

| Region | Date of Disapproval | Name and Location | Potential Members | Sponsor Support | Reason for Rejection |
|--------|---------------------|-------------------|-------------------|-----------------|----------------------|
|--------|---------------------|-------------------|-------------------|-----------------|----------------------|

CHARTER APPLICATIONS APPROVED

| Charter No. | Region | Name and Location | Date of Approval | Potential Members | Sponsor Support |
|-------------|--------|-------------------|------------------|-------------------|-----------------|
|-------------|--------|-------------------|------------------|-------------------|-----------------|

FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)

| Charter No. | Region | Name and Location | Assets | Number of Members | Potential Membership Increase |
|---|--------|-------------------------------------|---------------|-------------------|-------------------------------|
| 16236 | I | Gates Chili Rochester, NY | \$12,101,724 | 2,388 | 53,761 |
| Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Gates Chili, New York; | | | | | |
| 23521 | I | Digital Maynard, MA | \$783,193,274 | 122,902 | 585 |
| Field of Membership: Employees of System Technology Associates, Inc. who are paid from Colorado Springs, Colorado; | | | | | |
| 3633 | I | People's Alliance Hauppauge, NY | \$128,597,180 | 37,199 | 2600 |
| Field of Membership: Members of Truck Drivers Local No. 807 in Long Island City, New York; | | | | | |
| 3633 | I | People's Alliance Hauppauge, NY | \$128,597,180 | 37,199 | 3800 |
| Field of Membership: Members of Transport Workers Union of America, AFL-CIO, Local 504, in Jamaica, New York; | | | | | |
| 80 | I | American Eagle East Hartford, CT | \$496,275,629 | 99,377 | 2028 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

Field of Membership: Students of East Hartford High School in East Hartford, Connecticut;

| | | | | | |
|------|---|---|---------------|--------|------|
| 1787 | I | Sperry Associates Garden City Park, NY | \$102,187,630 | 12,970 | 1900 |
|------|---|---|---------------|--------|------|

Field of Membership: Employees of Home Box Office who work in or are headquartered in New York, New York;

| | | | | | |
|-------|---|------------------------------------|--------------|-------|------|
| 17330 | I | Western Connecticut Newtown, CT | \$19,306,530 | 5,557 | 1500 |
|-------|---|------------------------------------|--------------|-------|------|

Field of Membership: Employees of the Diocese of Bridgeport who work in or are paid from Bridgeport, Connecticut;

| | | | | | |
|-------|---|-----------------------------------|---------------|---------|------|
| 15802 | I | Hudson Valley Poughkeepsie, NY | \$997,104,960 | 112,772 | 1000 |
|-------|---|-----------------------------------|---------------|---------|------|

Field of Membership: Employees of Yellow Freight Systems, Inc. who work in Maybrook, New York;

| | | | | | |
|------|---|------------------------------|--------------|-----|-----|
| 2184 | I | St. Martin's New York, NY | \$761,844.00 | 500 | 500 |
|------|---|------------------------------|--------------|-----|-----|

Field of Membership: Members of the Congregation of St. Luke's Episcopal Church in New York, New York;

| | | | | | |
|------|---|------------------------------|------------------|--------|-----|
| 8116 | I | Teachers Farmingville, NY | \$768,722,148.00 | 96,131 | 574 |
|------|---|------------------------------|------------------|--------|-----|

Field of Membership: Employees of Produce Warehouse who work in or are paid from Islandia, New York;

| | | | | | |
|-------|---|------------------------|-----------------|--------|------|
| 15358 | I | Actors New York, NY | \$45,546,398.00 | 13,706 | 1000 |
|-------|---|------------------------|-----------------|--------|------|

Field of Membership: Members of Legitimate Theatre Employees Union, Local B-183, I.A.T.S.E. of New York, New York;

| | | | | | |
|------|---|---------------------------------------|----------------|-----|-----|
| 6531 | I | Middletown Columbus Middletown, CT | \$1,738,800.00 | 668 | 900 |
|------|---|---------------------------------------|----------------|-----|-----|

Field of Membership: Members of St. Mary's Church in Middletown, Connecticut;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

| | Current Month | YTD |
|--|---------------|---------|
| Number of Amendments Approved | 200 | 1557 |
| Number of Federal Credit Unions Receiving Expansions | 68 | 247 |
| Potential Membership Increase | 80,299 | 461,600 |
| Number of FCU Requests Deferred | 21 | 217 |
| Number of FCU Requests Denied | 1 | 9 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

| Charter No. | Region | Name and Location | Assets | Number of Members | Potential Membership Increase |
|---|--------|---|------------------|-------------------|-------------------------------|
| 5536 | II | Navy FCU Merrifield, VA | \$10,309,473,331 | 1,838,547 | 6,400 |
| Field of Membership: Civilian emps and military personnel of the DON who work at or are stationed at the Naval Station in Everett, WA; | | | | | |
| 6652 | II | Atlantic Financial FCU Hunt Valley | \$44,139,986 | 12,430 | 4,180 |
| Field of Membership: Empls of EmployOne, Inc. or 1st Team Staffing Services, Inc., who are headquartered in Baltimore, MD (+600); Empls of Sunrise Assisted Living who work in Annapolis, Columbia, Pikesville, Severna Park, or Towson, MD (+1,618); Empls of Prime Retail who are paid from Baltimore, MD (+1,062); and Mbrs of the Maryland Pharmacists Association in Baltimore, MD (+900); | | | | | |
| 6328 | II | NASA FCU Bowie, MD | \$341,463,762 | 57,263 | 633 |
| Field of Membership: Empls of Usinternetworking, Inc., who work in or are paid from or are supervised from Annapolis, MD; | | | | | |
| 15095 | II | Pinnacle FCU Edison, NJ | \$70,062,543 | 25,321 | 4,848 |
| Field of Membership: Mbrs of the Leisure Village West Association in Manchester, NJ, who qualify for mbrshp in accordance with its bylaws as of October 1999 (+3,998); Empls of the Township of Edison who work in Edison, NJ (+850); | | | | | |
| 4833 | II | Portsmouth Teachers FCU Portsmouth, VA | \$1,769,206 | 1,236 | 769 |
| Field of Membership: Students attending W. E. Waters Middle School in Portsmouth, VA; | | | | | |
| 20042 | II | Franklin Mint FCU Broomall, PA | \$190,159,162 | 40,730 | 830 |
| Field of Membership: Employees of Mercy Suburban Hospital who work in Norristown, PA; | | | | | |
| 5500 | II | Northwest FCU Herndon, VA | \$635,894,787 | 48,453 | 526 |
| Field of Membership: Employees of Network Solutions who work in Herndon, VA; | | | | | |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

| | | | | | |
|-------|----|----------------------------|---------------|--------|-----|
| 12443 | II | Dover FCU Dover AFB, DE | \$100,994,815 | 28,377 | 600 |
|-------|----|----------------------------|---------------|--------|-----|

Field of Membership: Emps of Dixon Valve & Coupling Co., Inc., who work in or are paid from Chestertown, MD;

| | | | | | |
|------|----|---------------------------------------|---------------|---------|-----|
| 2551 | II | Police & Fire FCU Philadelphia, PA | \$895,451,522 | 103,571 | 800 |
|------|----|---------------------------------------|---------------|---------|-----|

Field of Membership: Voting mbrs of Northeast Older Adult Center Advisory Council, a.k.a. NOAC located in Philadelphia, PA, who qualify for membership in accordance with its bylaws in effect as of October 1999;

| | | | | | |
|------|----|--|--------------|--------|-------|
| 8110 | II | New Cumberland FCU New Cumberland, PA | \$46,944,817 | 10,461 | 2,506 |
|------|----|--|--------------|--------|-------|

Field of Membership: Active voting mbrs and employees of the Pennsylvania Wing Civil Air Patrol located in Annville, PA, who qualify for membership;

| | | | | | |
|------|----|------------------------------|--------------|-------|-----|
| 6070 | II | Conrail Erie FCU Erie, PA | \$10,014,694 | 2,875 | 550 |
|------|----|------------------------------|--------------|-------|-----|

Field of Membership: Employees of Bush Industries who work in Erie, PA;

| | | | | | |
|------|----|--|---------------|--------|-----|
| 5571 | II | Washington Telephone FCU Kensington, MD | \$168,912,508 | 33,421 | 815 |
|------|----|--|---------------|--------|-----|

Field of Membership: Emps of Cellular One who work at or are supervised from 7855 Walker Drive in Greenbelt, MD;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

| | Current Month | YTD |
|--|---------------|---------|
| Number of Amendments Approved | 245 | 2,983 |
| Number of Federal Credit Unions Receiving Expansions | 101 | 312 |
| Potential Membership Increase | 34,158 | 344,899 |
| Number of FCU Requests Denied | 4 | 96 |
| Number of FCU Requests Delayed | 49 | 496 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

| Charter No. | Region | Name and Location | Assets | Number of Members | Potential Membership Increase |
|--|---------------|--------------------------------------|---------------|--------------------------|--------------------------------------|
| 196 | III | GTE Tampa, FL | \$743,981,350 | 137,670 | 2,000 |
| Field of Membership: Employees of Lucent Technologies who work in St. Petersburg, Florida. | | | | | |
| 196 | III | GTE Tampa, FL | \$743,981,350 | 137,670 | 558 |
| Field of Membership: Employees of Modern Business Associates who work in or are paid from Safety Harbor, Florida. | | | | | |
| 5086 | III | C.S.E. Sulphur, LA | \$132,132,376 | 18,562 | 1,100 |
| Field of Membership: Employees of Global Industries, Ltd., who work in or are supervised or paid from Carlyss, Louisiana. | | | | | |
| 7397 | III | AEDC Tullahoma, TN | \$582,737,155 | 99,554 | 525 |
| Field of Membership: Employees of Galaxy Logistics, Inc., who work in Nashville, Tennessee. | | | | | |
| 8988 | III | Owensboro Owensboro, KY | \$33,210,096 | 11,725 | 708 |
| Field of Membership: Employees of Ahead Human Resources who work in or are supervised from Owensboro, Kentucky. | | | | | |
| 8988 | III | Owensboro Owensboro, KY | \$33,210,096 | 11,725 | 772 |
| Field of Membership: Employees of Ahead Human Resources who work in or are supervised from Evansville, Indiana. | | | | | |
| 9331 | III | Robins Warner Robins, GA | \$485,502,756 | 116,940 | 700 |
| Field of Membership: Members of Wilcox County Farm Bureau located in Rochelle, Georgia who qualify for membership in accordance with their bylaws in effect as of 9/22/99. | | | | | |
| 23017 | III | Shell New Orleans New Orleans, LA | \$45,155,055 | 9,569 | 600 |
| Field of Membership: Temporary employees of Kelly Services who work in Metro New Orleans, Louisiana. | | | | | |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

| | Current Month | YTD |
|--|---------------|---------|
| Number of Amendments Approved | 276 | 3,710 |
| Number of Federal Credit Unions Receiving Expansions | 96 | 276 |
| Potential Membership Increase | 21,286 | 338,721 |
| Number of FCU Requests Denied | 1 | 45 |
| Number of FCU Requests Deferred | 51 | 501 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

| Charter No. | Region | Name and Location | Assets | Number of Members | Potential Membership Increase |
|---|---------------|---------------------------------------|---------------|--------------------------|--------------------------------------|
| 20067 | IV | People's Choice Middleburg Hts, OH | 2,266,018 | 1,233 | 1,100 |
| Field of Membership: Employees of Lamson & Sessions Co., who work in the United States. | | | | | |
| 24113 | IV | Citizens Equity Peoria, IL | 1,864,049,905 | 208,374 | 950 |
| Field of Membership: Employees of Jumer's Castle Lodge, Inc., who work in or are paid from, or are supervised from Peoria, Illinois. | | | | | |
| 24113 | IV | Citizens Equity Peoria, IL | 1,864,049,905 | 208,374 | 500 |
| Field of Membership: Employees of Peoria Disposal Company (PDC), who work in, are paid from, or are supervised from Peoria, Illinois. | | | | | |
| 24113 | IV | Citizens Equity Peoria, IL | 1,864,049,905 | 208,374 | 1,100 |
| Field of Membership: Employees of Star Transport, Inc., who work in, are paid from, or are supervised from Morton, Illinois. | | | | | |
| 24113 | IV | Citizens Equity Peoria, IL | 1,864,049,905 | 208,374 | 800 |
| Field of Membership: Members of the Calvary Temple Church in Springfield, Illinois. | | | | | |
| 24113 | IV | Citizens Equity Peoria, IL | 1,864,049,905 | 208,374 | 1,000 |
| Field of Membership: Employees of Morton Metalcraft Co., who work in, are paid from, or are supervised from Morton, Illinois. | | | | | |
| 3360 | IV | Emery Cincinnati, OH | 39,124,969 | 6,059 | 2,400 |
| Field of Membership: Employees of Suburban Propane Partners, L.P., who work in or are paid or supervised from Whippany, New Jersey. | | | | | |
| 6124 | IV | Hicksville Antwerp Hicksville, OH | 236,238 | 238 | 1,150 |
| Field of Membership: The parishioners of St. Mary's Catholic Church in Edgerton, Ohio. | | | | | |
| 5422 | IV | Chiphone Elkhart, IN | 70,542,494 | 22,931 | 500 |
| Field of Membership: Employees of ADEC who work in Elkhart, Indiana. | | | | | |
| 6402 | IV | Moen Employees Elyria, OH | 4,486,293 | 1,355 | 500 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

Field of Membership: Employees of Moen, Inc., who work in North Olmstead, Ohio.

| | | | | | |
|-------|----|-----------------|-------------|--------|-------|
| 16431 | IV | USA Troy, MI | 382,613,738 | 63,443 | 1,734 |
|-------|----|-----------------|-------------|--------|-------|

Field of Membership: Employees of Decision Consultants, Inc., who work in or are paid from Southfield, Michigan.

| | | | | | |
|------|----|------------------------|-------------|--------|-----|
| 5431 | IV | Dana Fort Wayne, IN | 128,310,389 | 39,491 | 500 |
|------|----|------------------------|-------------|--------|-----|

Field of Membership: Employees of Rauch Industries, Incorporated, who work in Gastonia, North Carolina.

Community Expansions or Community Conversions approved this month

NONE

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

| | Current Month | YTD |
|--|---------------|---------|
| Number of Amendments Approved | 140 | 733 |
| Number of Federal Credit Unions Receiving Expansions | 98 | 212 |
| Number of Potential Members Added | 29,204 | 675,785 |
| Number of FCU Requests Denied | 4 | 27 |
| Number of FCU Requests Deferred | 6 | 133 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

| Charter No. | Region | Name and Location | Assets | Number of Members | Potential Membership Increase |
|--|--------|-------------------------|--------------|-------------------|-------------------------------|
| 11376 | V | Yavapai Prescott, AZ | \$18,153,102 | 4,215 | 540 |
| Field of Membership Addition: employees of Ruger Investment Casting who work in Prescott, Arizona. | | | | | |
| 18362 | V | Enserch Dallas, TX | \$51,239,243 | 16,190 | 1,700 |

Field of Membership Addition: employees of Westlake Group who work in or are paid from Houston, Texas.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

| | Current Month | YTD |
|--|---------------|---------|
| Number of Amendments Approved | 77 | 917 |
| Number of Federal Credit Unions Receiving Expansions | 67 | 730 |
| Potential Membership Increase | 11,181 | 555,882 |
| Number of FCU Requests Denied | 1 | 45 |
| Number of FCU Requests Delayed | 16 | 336 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

| Charter No. | Region | Name and Location | Assets | Number of Members | Potential Membership Increase |
|---|--------|-------------------------------------|-----------------|-------------------|-------------------------------|
| 11005 | VI | Allied Healthcare Long Beach, CA | \$54,381,424 | 9,452 | 4,875 |
| Field of Membership: Employees of Hoag Memorial Hospital Presbyterian who work in or are paid from Newport Beach, California. | | | | | |
| 2409 | VI | Rockwell Downey, CA | \$464,271,412 | 57,798 | 700 |
| Field of Membership: Employees of Epson America, Inc. who work in or are paid from Torrance, California. | | | | | |
| 6573 | VI | Nevada Las Vegas, NV | \$499,653,825 | 78,259 | 1,500 |
| Field of Membership: Employees of Raley's Supermarkets and Drug Centers who work in Las Vegas or Henderson, Nevada. | | | | | |
| 15732 | VI | TRW Systems Manhattan Beach, CA | \$365,504,504 | 53,835 | 1,300 |
| Field of Membership: Employees of the Store of Knowledge who work in or are paid from Cerritos, California. | | | | | |
| 15732 | VI | TRW Systems Manhattan Beach, cA | \$365,504,504 | 53,835 | 1,289 |
| Field of Membership: Employees of Bristol Farms who work in or are paid from El Segundo, California. | | | | | |
| 24571 | VI | Water and Power Los Angeles, CA | \$305,300,328 | 33,784 | 1,000 |
| Field of Membership: Employees of Skechers USA, Inc. who work in or are paid from Manhattan Beach, California. | | | | | |
| 9438 | VI | Whittier Area Whittier, CA | \$163,098,539 | 23,426 | 1,040 |
| Field of Membership: Employees of Vans, Inc. who work in Santa Fe Springs, California. | | | | | |
| 11945 | VI | Kaiperm Oakland, CA | \$88,826,961 | 14,551 | 500 |
| Field of Membership: Employees of Berkeley-Albany YMCA who work in or are paid from Berkeley, California. | | | | | |
| 1999 | VI | Lockheed Burbank, CA | \$1,137,435,259 | 93,640 | 950 |
| Field of Membership: Employees of West Hills Hospital & Medical Center who work in West Hills, California. | | | | | |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

| | Current Month | YTD |
|--|---------------|---------|
| Number of Amendments Approved | 48 | 781 |
| Number of Federal Credit Unions Receiving Expansions | 46 | 208 |
| Potential Membership Increase | 19,167 | 229,717 |
| Number of FCU Requests Denied | 1 | 89 |
| Number of FCU Requests Deferred | 2 | 211 |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

MERGERS APPROVED

| Continuing Charter/ Insurance No. | Region | Name & Location of Continuing CU | Continuing CU Assets | Merging Charter/ Insurance No. | Name & Location of Merging CU | Merging CU Assets | Reason for Merger |
|---|--------|--|-------------------------|--------------------------------------|--|----------------------|--|
| 11829 | I | Kay Bee Dee Cheektowaga, NY | \$548,079 | 3366 | Buffalo Market Workers Buffalo, NY | \$298,864 | Loss of FOM |
| Continuing Field of Membership: Regular members of Local 264 of the International Brotherhood of Teamsters, Chauffeurs, Warehousemen and Helpers of America in Buffalo, New York, except those members who work in Erie County Pennsylvania; regular members of Local 429, Bakery, Confectionery & Tobacco Workers International Union, AFL-CIO, CLC, in Buffalo, New York. Merging Field of Membership: Members of Local 558, Market, Produce, Warehouse, Frozen Food, Cannery Workers, Drivers and Helpers of America, in Buffalo, New York. (This union is no longer in existence -- it has merged into Local 264, Teamsters) | | | | | | | |
| 22931 | I | G.P.O. New Hartford, NY | \$61,802,681 | 62666 | Utica Observer-Dispatch Empl. Utica, NY | \$298,049 | Safety and Soundness Concerns |
| Continuing Field of Membership: Employees of the United States Postal Service who work within the jurisdiction of Utica, New York Postal Service Sectional Center except those who work in Rome, Camden, Clinton, Oneida, or Waterville, New York; and other occupational and associational groups. Merging Field of Membership: Employees of the Observer-Dispatch Publishing Company who work in Utica, New York. | | | | | | | |
| 1787 | I | Sperry Associates Garden City Park, NY | \$107,142,380 | 12836 | Pergament Employees Melville, NY | \$466,645 | Abandonment of CU Officials |
| Continuing Field of Membership: Employees of Lockheed Martin Tactical Defense Systems who work in or have headquarters in New York, New York, Nassau or Suffolk Counties, New York; Prince William County, Virginia; employees of Systems Development Division or the Federal Systems Division of the Unisys Corporation who work in or have headquarters in Fairfax County, Virginia; and many other groups. Merging Field of Membership: Employees of Pergament Distributors, Inc., and its wholly owned subsidiaries, who work in the States of New York and New Jersey. | | | | | | | |
| 67984 | I | Bridgewater Bridgewater, MA | \$161,367,646 | 24379 | EDICO W. Bridgewater, MA | \$8,711,501 | Sponsor Plant closing |
| Continuing Field of Membership: (state-chartered) Community credit union serving members in Plymouth, Bristol and Barnstable counties. Merging Field of Membership: Employees of Eastern Utilities and its wholly-owned subsidiaries, including Eastern Edison Company, EUA Service Corporation, EUA Power Corp., EUA Energy Investment Co., EUA Ocean State Corp., EUA Cognex Corp., Blackstone Valley Electric, and Montaup Electric Co., who are paid from W. Bridgewater, MA. | | | | | | | |
| 67605 | I | St. Anne's of Fall River Fall River, MA | \$388,351,979 | 10415 | Frelco Employees Fall River, MA | \$4,022,134 | Lack of Sponsor support-sale of sponsor |
| Continuing Field of Membership: (state-chartered) Membership in this credit union is open to people of the greater Fall River area, and all of Bristol, Plymouth, and Barnstable Counties in Massachusetts. Merging Field of Membership: Employees of Eastern Utilities Associates and its wholly owned subsidiaries who work in or are assigned to Fall River, Massachusetts; Lincoln, Rhode Island; Somerset, Massachusetts; and West Bridgewater, Massachusetts. | | | | | | | |
| 23411 | I | Connecticut North Haven, CT | \$3,587,224 | 60065 | Dairy Industry North Haven, CT | \$567,086 | Expand services |
| Continuing Field of Membership: Employees and elected and appointed officials of the Town of North Haven, Connecticut; and many other employee groups. Merging Field of Membership: (state-chartered) Employees of Marcus Dairy who work in Danbury, Connecticut and Simkins Industries who work in New Haven, Connecticut. | | | | | | | |

MERGERS APPROVED - CONTINUE

| Continuing Charter/ Insurance No. | Region | Name & Location of Continuing CU | Continuing CU Assets | Merging Charter/ Insurance No. | Name & Location of Merging CU | Merging CU Assets | Reason for Merger |
|---|--------|--|----------------------|--------------------------------|--|-------------------|-------------------|
| 4240 | II | Choice One Wilkes-Barre, PA | \$33,664,513 | 16965 | Mo-Mach Hazleton, PA | \$2,419,725 | Voluntary Merger |
| Continuing FOM: A limited income multiple common bond credit union serving various occupational groups; Merging FOM: A multiple common bond credit union serving various occupational and associational groups; | | | | | | | |
| 14775 | II | Frick Tri-County Uniontown, PA | \$17,763,664 | 22981 | Teamsters Local #491 Uniontown, PA | \$1,733,374 | Emergency Merger |
| Continuing FOM: A multiple common bond credit union serving a wide variety of select groups in the Uniontown area; also serves the low-income communities of Greene County, Pennsylvania and Moundsville, West Virginia; Merging FOM: Members of Teamsters Union Local 491 in Uniontown, PA; | | | | | | | |
| 64932 | II | Schuylkill County School Pottsville, PA | \$34,774,775 | 19350 | Good Samaritan Hospital Pottsville Pottsville, PA | \$2,479,147 | Expand Services |
| Continuing FOM: Single occupational state-chartered credit union serving employees in all public school districts and private schools in Schuylkill County, PA; Merging FOM: Single occupational federally-chartered credit union serving employees of Good Samaritan Hospital in Pottsville, Pennsylvania; | | | | | | | |
| 5160 | II | Rohm & Haas Employees Philadelphia, PA | \$19,931,952 | 65957 | Morton International Employees Chicago, IL | \$2,541,644 | Common Bond |
| Continuing FOM: Single common bond credit union serving the employees of Rohm & Haas Company and its subsidiaries; Merging FOM: Single common bond state-chartered credit union serving employees of Morton International, Inc., who are paid from Chicago, Illinois; | | | | | | | |
| 23467 | II | W.B.G.H. Employees Plains, PA | \$4,063,563 | 22584 | Keystone Coca-Cola Employees Plains, PA | \$960,997 | Voluntary Merger |
| Continuing FOM: A multiple common bond credit union serving primarily employees, doctors, medical staff and technicians of Wilkes-Barre General Hospital who work in Wilkes-Barre, PA; also several occupational groups; Merging FOM: A multiple common bond credit union serving primarily employees of Keystone Bottling Company who work in Luzerne County, Pennsylvania; and three select occupational groups; | | | | | | | |
| 23467 | II | W.B.G.H. Employees Plains, PA | \$3,904,394 | 20388 | U.R.S., Inc. Plains, PA | \$244,501 | Voluntary Merger |
| Continuing FOM: A multiple common bond credit union serving primarily employees, doctors, medical staff and technicians of Wilkes-Barre General Hospital who work in Wilkes-Barre, PA; also several occupational group; Merqing FOM: A multiple common bond credit union primarily serving employees of United Rehabilitation Services, Inc., and its subsidiaires; other select employee group; | | | | | | | |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

MERGERS APPROVED - CONTINUE

| Continuing Charter/ Insurance No. | Region | Name & Location of Continuing CU | Continuing CU Assets | Merging Charter/ Insurance No. | Name & Location of Merging CU | Merging CU Assets | Reason for Merger |
|---|--------|--|-------------------------|--------------------------------------|----------------------------------|----------------------|----------------------|
| 1257 | III | Baton Rouge Fire Department Baton Rouge, LA | \$13,776,089 | 14405 | Dairymen Roseland, LA | \$244,662 | Lack of member |

Continuing Field of Membership: Employees of the Fire department who work in Baton Rouge, Louisiana in addition to the volunteer fire departments in the Baton Rouge area.

Merging Field of Membership: Milk producers in the Gulf Division of Dairymen, Inc., and Gulf Dairies in St. Helena, Livingston, Tangiphoa, Washington and St. Tammany Parishes, Louisiana and Pike, Amite, Walthall, Marion, Lawrence and Lincoln Counties, Mississippi.

MERGERS APPROVED - CONTINUE

| Continuing Charter/ Insurance No. | Region | Name & Location of Continuing CU | Continuing CU Assets | Merging Charter/ Insurance No. | Name & Location of Merging CU | Merging CU Assets | Reason for Merger |
|--|--------|---|-------------------------|--------------------------------------|--|----------------------|-----------------------------------|
| 6164 | IV | Stampers Wyoming, MI | 57,535,152 | 10318 | Gallmeyer Livingston Emp Grand Rapids, MI | 354,068 | Sponsor closing |
| <p>Merger was approved 9/30/99, was not reported on the September report.</p> <p>Continuing Field of Membership: Employees of General Motors Corporation, and select employees groups in the Wyoming and Grand Rapids, Michigan area.</p> <p>Merging Field of Membership: Employees of Gallmeyer-Livingston Company in Grand Rapids, Michigan.</p> | | | | | | | |
| 67664 | IV | Community America Kansas City, MO | 872,651,653 | 65999 | Santa Fe-Topeka Topeka, KS | 48,276,775 | Insolvency |
| <p>Merger was approved 9/22/99, was not reported on the September report.</p> <p>Continuing Field of Membership: Employees of Trans World Airlines, persons who reside in Johnson and Douglas Counties, Kansas; various employees groups.</p> <p>Merging Field of Membership: Employees of Santa Fe Pacific Corporation and residents of the State of Kansas.</p> | | | | | | | |
| 66812 | IV | Champaign Municipal Champaign, IL | 5,642,824 | 65455 | Northern Illinois Water Corp. Sidney, IL | 238,513 | Operating losses, sponsor sold |
| <p>Continuing Field of Membership: Employees of the City of Champaign, Public Library & Information Center, Park District, and Burham Hospital in Champaign, Illinois.</p> <p>Merging Field of Membership: Employees of the Northern Illinois Water Corporation in the Champaign/Urbana, Illinois area.</p> | | | | | | | |
| 14163 | IV | Avondale Muncie, IN | 14,734,264 | 21321 | Muncie Newspaper Emp. Muncie, IN | 595,961 | Decreasing membership |
| <p>Continuing Field of Membership: Employees of the Chevrolet Motor Division, General Motors Corporation and affiliates, who work in Muncie, Indiana.</p> <p>Merging Field of Membership: Employees of Muncie Newspaper, Inc., in Muncie, Indiana.</p> | | | | | | | |
| 67804 | IV | Educational Employees Bridgeton, MO | 304,979,574 | 63496 | RAC St. Louis, MO | 7,179,022 | Operating losses |
| <p>Continuing Field of Membership: Employees of the Boards of Education in St. Louis, Missouri, St. Charles, Missouri, Jefferson and Franklin Counties, Missouri, Washington University, and other educational institutions in the St. Louis area.</p> <p>Merging Field of Membership: All military and civilian personnel employed in buildings at 9700 Page Boulevard and 1655 Woodson Road, St. Louis, Missouri, employees of General Services Administration working in the City or County of St. Louis, Missouri.</p> | | | | | | | |
| 1649 | IV | May Associates Akron, OH | 10,693,348 | 1538 | Kaufmann Store Employees Pittsburgh, PA | 2,821,664 | Expanded services |
| <p>Continuing Field of Membership: Employees of M. O'Neil Company, a wholly owned subsidiary of May Department Stores Company, who work in or are paid from St. Louis, Missouri.</p> <p>Merging Field of Membership: Employees of May Department Stores Company, Kaufmann's Division, who work in or are paid from Pittsburgh, Pennsylvania.</p> | | | | | | | |
| 66449 | IV | Milwaukee Metropolitan Milwaukee, WI | 66,481,491 | 66396 | Advantage Milwaukee, WI | 23,682,192 | No management staff |
| <p>Continuing Field of Membership: Can serve anyone in Milwaukee County, but focuses primarily on Federal, state, city and county employees.</p> <p>Merging Field of Membership: Persons who reside or are employed in Milwaukee, Ozaukee, Washington, or Waukesha counties. Employees of Eaton Corp., and its subsidiaries, employees of Cutler-Hammer, Inc., employees of Crown Cork & Seal, employees of A.O. Smith Corp., employees of Oster Corp., and employees of Tower Automotive.</p> | | | | | | | |

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

| | | | | | | | |
|-------|----|-----------------------------|-------------|-------|---------------------------|---------|-------------------|
| 66998 | IV | Blackhawk Janesville, WI | 155,060,061 | 66738 | Gazette Janesville, WI | 193,318 | Expanded services |
|-------|----|-----------------------------|-------------|-------|---------------------------|---------|-------------------|

Continuing Field of Membership: Persons residing or employed in Rock County, Decatur Township in Green County, the towns of Bloomfield, Darien, Delavan, Geneva, Linn, Lyons, Sharon, and Walworth in Walworth County, as well as anyone with a Delevan, Elkhorn, or Lake Geneva address in Walworth County, Wisconsin. Six employee/associational groups located in Wisconsin.

Merging Field of Membership: Employees of the Gazette Printing Company or Southern Wisconsin Radio, Inc., in Janesville, Wisconsin.

| | | | | | | | |
|-------|----|--|-----------|-------|--------------------------------|---------|-------------------|
| 66407 | IV | Veterans Administration Milwaukee, WI | 8,493,130 | 66785 | Regional V.A. Milwaukee, WI | 256,494 | Expanded services |
|-------|----|--|-----------|-------|--------------------------------|---------|-------------------|

Continuing Field of Membership: Persons residing or working in Milwaukee, Ozaukee, Washington and Waukesha Counties, in Wisconsin.

Merging Field of Membership: The employees of the Veterans Administration and service organizations located in the Veteran Administration Regional Office in Milwaukee, Wisconsin.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

MERGERS APPROVED - CONTINUE

| Continuing Charter/ Insurance No. | Region | Name & Location of Continuing CU | Continuing CU Assets | Merging Charter/ Insurance No. | Name & Location of Merging CU | Merging CU Assets | Reason for Merger |
|---|--------|----------------------------------|-------------------------|--------------------------------------|--|----------------------|----------------------------|
| 21788 | V | Valwood Park Carrollton, TX | \$12,645,576 | 22127 | City of Carrollton Employees Carrollton, TX | \$1,016,387 | Lack of sponsor support |

Continuing Field of Membership: numerous SEGs throughout the Dallas, Texas metro area.

Merging Field of Membership: employees of the City of Carrollton, Texas and employees of All Creatures Veterinary Hospital.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

MERGERS APPROVED - CONTINUE

| Continuing Charter/ Insurance No. | Region | Name & Location of Continuing CU | Continuing CU Assets | Merging Charter/ Insurance No. | Name & Location of Merging CU | Merging CU Assets | Reason for Merger |
|---|--------|----------------------------------|-------------------------|--------------------------------------|----------------------------------|----------------------|----------------------|
| 9590 | VI | Espeeco Bakersfield, CA | \$8,911,711 | 11199 | Golden Bear Bakersfield, CA | \$218,313 | Lack of growth |

Continuing Field of Membership: Employees of Union Pacific Railroad and numerous select employee groups in Bakersfield, California.

Merging Field of Membership: Employees of Witco Chemical and Golden Bear Oil who work in Los Angeles or Bakersfield, California.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - October 31, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

| Charter Insurance No. | Region | Name and Location | Assets | Reasons |
|-----------------------|--------|--------------------------------|---------------|-----------------|
| 5988/68417 | III | Fairwinds Orlando, FL | \$587,335,462 | FOM Expansion |
| 24514/68415 | VI | Southland Civic Downey, CA | \$133,716,196 | FOM restriction |
| 23936/68416 | VI | Orange County Santa Ana, CA | \$344,435,956 | FOM restriction |

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

| Certificate No. | Region | Name and Location | Date Insured | Shares |
|-----------------|--------|-------------------|--------------|--------|
|-----------------|--------|-------------------|--------------|--------|

INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

| Certificate No. | Region | Name and Location | Date of Action | Assets | Other Insurance |
|-----------------|--------|-----------------------------------|----------------|---------------|-----------------|
| 19083/97071 | VI | Monterey Monterey, CA | 9/1/99 | \$109,447,848 | ASI |
| 03321/97072 | VI | Pacific Life Newport Beach, CA | 9/2/99 | \$16,987,909 | ASI |

CHARTER CONVERSIONS - STATE TO FEDERAL

| Charter Insurance No. | Region | Name and Location | Assets | Reasons |
|-----------------------|--------|--|--------------|--|
| 24626 | V | Boise Employees International Falls, MN | \$41,701,581 | Desired community charter; lower costs |